

Certificate Number: 15111-NJ-DE-038058593

Bankruptcy Case Number: 23-21518



15111-NJ-DE-038058593

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 31, 2023, at 11:38 o'clock AM EST, Eric J Cloyd completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 31, 2023 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education